



1FW 3693

PATENT
Customer No. 22,852
Attorney Docket No. 05793.3026-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Jeremy P. CLIFFORD et al.) Group Art Unit: 3693
)
Application No.: 09/838,194) Examiner: Jocelyn GREIMEL
)
Filed: April 20, 2001) Confirmation No.: 1551
)
For: SYSTEM AND METHOD FOR)
OFFERING CUSTOMIZED)
CREDIT CARD PRODUCTS)

MS: Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT

In reply to the Office Action mailed November 24 2008, the date for responding being February 24, 2009, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment section of this paper.